

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Ronald Baker
Sylvia M Baker
Debtor(s)

Case No. 09 B 45689

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/02/2009.
- 2) The plan was confirmed on 08/03/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 12/26/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$99,728.29.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$99,000.00
Less amount refunded to debtor	\$0.31

NET RECEIPTS: **\$98,999.69**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,800.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,375.39
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,175.39**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American InfoSource LP	Unsecured	1,083.00	1,064.99	1,064.99	613.71	0.00
American InfoSource LP	Unsecured	4,468.00	4,686.14	4,686.14	2,700.44	0.00
American InfoSource LP	Unsecured	1,993.00	2,066.10	2,066.10	1,190.61	0.00
Amex Assurance	Unsecured	443.00	NA	NA	0.00	0.00
Capital One	Unsecured	4,041.00	NA	NA	0.00	0.00
Capital One	Unsecured	6,815.00	NA	NA	0.00	0.00
Capital One	Unsecured	1,228.00	NA	NA	0.00	0.00
Capital One Auto Finance	Secured	6,772.00	6,262.86	6,517.43	6,517.43	291.86
CarMax Auto Finance	Secured	5,624.00	5,272.66	4,000.00	4,000.00	170.75
CarMax Auto Finance	Unsecured	5,624.00	1,272.66	1,272.66	733.38	0.00
Carson Pirie Scott & Co	Unsecured	0.00	NA	NA	0.00	0.00
Cavalry Portfolio Services	Unsecured	9,280.00	9,756.25	9,756.25	5,622.14	0.00
Chase Bank USA NA	Unsecured	388.00	461.59	461.59	266.00	0.00
Chase Home Finance	Secured	100,300.00	NA	NA	0.00	0.00
Chase Home Finance	Secured	100,300.00	7,500.00	7,500.00	7,500.00	0.00
CIT Bank/DFS	Unsecured	1,563.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	4,300.00	4,291.74	4,295.87	3,266.74	0.00
Dell Financial Services Inc	Unsecured	1,947.00	1,947.76	1,947.76	1,122.42	0.00
Department Stores National Bank	Unsecured	1,208.00	1,275.35	1,275.35	734.93	0.00
Discover Financial Services	Unsecured	1,747.00	1,700.71	1,700.71	980.05	0.00
Discover Financial Services	Unsecured	5,305.00	5,305.97	5,305.97	3,057.62	0.00
East Bay Funding	Unsecured	5,179.00	5,218.52	5,218.52	3,007.22	0.00
GEMB	Unsecured	5,417.00	NA	NA	0.00	0.00
Harley Davidson Credit	Unsecured	14,410.00	378.65	378.65	218.20	0.00
Harley Davidson Credit	Secured	14,410.00	14,378.65	14,000.00	14,000.00	830.22
Internal Revenue Service	Priority	2,547.00	2,547.00	2,547.00	2,547.00	0.00
Midland Credit Management	Unsecured	19,158.00	19,158.09	19,158.09	11,040.04	0.00
Midland Credit Management	Unsecured	5,464.00	5,664.80	5,664.80	3,264.40	0.00
Nationstar Mortgage LLC	Secured	148,972.00	147,373.10	147,373.10	0.00	0.00
Nationstar Mortgage LLC	Secured	148,972.00	3,575.96	2,525.00	2,525.00	0.00
Nicor Gas	Unsecured	944.00	882.11	882.11	508.32	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Northern Illinois Emergency	Unsecured	37.00	NA	NA	0.00	0.00
Northwestern Memorial Hospital	Unsecured	142.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	7,657.00	7,657.78	7,657.78	4,412.87	0.00
Portfolio Recovery Associates	Unsecured	6,714.00	6,714.74	6,714.74	3,869.44	0.00
Portfolio Recovery Associates	Unsecured	11,858.00	11,858.38	11,858.38	6,833.51	0.00
Volkswagen Credit	Unsecured	23,147.00	NA	NA	0.00	0.00
Volkswagen Credit	Unsecured	20,000.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$147,373.10	\$0.00	\$0.00
Mortgage Arrearage	\$10,025.00	\$10,025.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$28,813.30	\$27,784.17	\$1,292.83
TOTAL SECURED:	\$186,211.40	\$37,809.17	\$1,292.83
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,547.00	\$2,547.00	\$0.00
TOTAL PRIORITY:	\$2,547.00	\$2,547.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$87,070.59	\$50,175.30	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,175.39</u>	
Disbursements to Creditors	<u>\$91,824.30</u>	
TOTAL DISBURSEMENTS :		<u>\$98,999.69</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/24/2015

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.